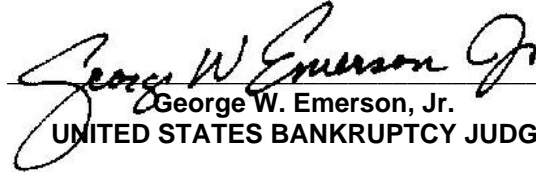




Dated: August 05, 2013
The following is SO ORDERED:


George W. Emerson, Jr.
UNITED STATES BANKRUPTCY JUDGE

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TENNESSEE**

**IN RE: EMMITT PASCAL BOWENS,
DEBTOR**

**CASE NO.: 11-23088
CHAPTER 7**

**ALLY FINANCIAL, INC. f/k/a GMAC
VS**

PLAINTIFF

EMMITT PASCAL BOWENS

**ADVERSARY PROCEEDING NO. 11-00266
DEFENDANT**

ORDER ADJUDICATING ADVERSARY PROCEEDING

THIS MATTER came before the Court upon the Complaint filed by Ally Financial, Inc. f/k/a GMAC (Ally) objecting to discharge of the Debtor in this cause pursuant to the provisions of 11 U.S.C. §727(a)(2) and 11 U.S.C. §727(a)(5). The court after having convened said hearing and taken evidence has rendered its oral findings of fact and conclusions of law and pursuant to those oral findings and conclusions has determined that the discharge of the Debtor, Emmitt Pascal Bowens a/k/a Emmitt Bowen, should be denied.

IT IS THEREFORE ORDERED that the discharge of Emmitt Pascal Bowen shall be and the same is hereby denied and he is prohibited from attempting to discharge any debts listed in his bankruptcy schedules in this case in any future proceedings which may be filed seeking relief under the Bankruptcy Act.

Prepared and submitted by:

/s/ Joseph C. Gibbs
Joseph C. Gibbs
Attorney for Ally Financial, Inc.